

Prepared by:

Morris & Associates 2309 Oliver Road Monroe, Louisiana 71201 Telephone: 318-330-9020

Emily Kaye Courteau Bar# 100570

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Return To: Morris & Associates 2309 Oliver Road Monroe, Louisiana 71201 Telephone: 318-330-9020

Grantor

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee for RAMP 2006RZ3 500 Enterprise Rd Suite 150

Horsham, PA 19044 1-800-766-4622

Grantee:

Emily Kaye Courteau 2309 Oliver Road Monroe LA 71201 318-330-9020

Record 2nd

SW/4 of SE/4 of Section 6, T2S, R7W, DeSoto Co., MS

## SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of April, 2006 and acknowledged on the 13th day of April, 2006, Antonio Abrams aka Antonio Abram, A Single Borrower executed a Deed of Trust to Kirk Smith, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2459 at Page 743; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor trustee to PMorgan Chase Bank N.A. as Trustee for RAMP 2006RZ3

BY:

Jeffrey Stephan

Limited Signing Officer

and.

STATE OF **Viontgemery** COUNTY OF

MY COMMISSION EXPIRES:

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid known personally to me to be the of the within named The Bank of New York Mellon Trust Company,

National Association fka The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee for RAMP 2006RZ3 and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 10 day of 10

COMMONWEALTH OF PENNSYLVANIA

Nikole Shelton, Notary Public Nikole Shelton, Notary Public Upper Dublin Twp , Montgomery County My Cammission Expires Aug. 11, 2010 Agrnber Packisylvania Association of Notar

NOTARY PUBLIC